

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
ROANOKE DIVISION**

In re **KOLIN HOWARD BENNETT**
and
JENNIFER JAE BENNETT
aka JENNIFER J. MONTGOMERY

Case No. **05-70056-RKR-13**
Chapter **13**

_____/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Year to date: 2004

\$60,000.00 est.

wages from employment

Last Year: 2003 \$65,840.00

appr.

Year before: 2002 \$56,212.00

appr.

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ **NONE**

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR</u>	<u>AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY</u>
<i>Payee: Michael D. Hart Address: Post Office Box 622 Roanoke, Virginia 24004</i>	<i>Date of Payment: January 2005 Payor: Kolin Howard Bennett</i>	<i>\$400.00 retainer fee for filing of chapter 13 emergency bankruptcy petition.</i>

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

☒ NONE

Form 7 (12/03) West Group, Rochester, NY

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESSNAME USEDDATES OF
OCCUPANCY

Debtor: *Kolin and Jennifer
Bennett*
Address: *5260 Crossbow Circle*

Name(s): *same*

*in 04/2002
out
03/2004*

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

☒ NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

☒ NONE

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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date 1/28/2005

Signature /s/ KOLIN HOWARD BENNETT
KOLIN HOWARD BENNETT

Date 1/28/2005

Signature /s/ JENNIFER JAE BENNETT
JENNIFER JAE BENNETT

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / DebtorCase No. 05-70056-RKR-13

(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
7411 CARRIAGE HILLS DRIVE	Tenants by entirety	J	\$ 155,000.00	\$ 155,000.00
TOTAL \$			155,000.00	

No continuation sheets attached

(Report also on Summary of Schedules.)

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / DebtorCase No. 05-70056-RKR-13

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		CASH ON HAND <i>Location: In debtor's possession</i>	J	\$ 400.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		2 HOME COMPUTERS <i>Location: In debtor's possession</i>	J	\$ 700.00
		BEDROOM FURNISHINGS <i>Location: In debtor's possession</i>	J	\$ 200.00
		BEDROOM FURNISHINGS <i>Location: In debtor's possession</i>	J	\$ 500.00
		DEN FURNISHINGS <i>Location: In debtor's possession</i>	J	\$ 400.00
		DINING ROOM FURNISHINGS <i>Location: In debtor's possession</i>	J	\$ 100.00
		LAWN CARE EQUIPMENT <i>Location: In debtor's possession</i>	J	\$ 300.00
		MAJOR APPLIANCES <i>Location: In debtor's possession</i>	J	\$ 525.00

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / DebtorCase No. 05-70056-RKR-13
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		<i>MISCELLANEOUS HOUSEHOLD GOODS</i> <i>Location: In debtor's possession</i>	<i>J</i>	<i>\$ 250.00</i>
		<i>TV/DVD</i> <i>Location: In debtor's possession</i>	<i>J</i>	<i>\$ 125.00</i>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<i>X</i>			
6. Wearing apparel.		<i>CLOTHING</i> <i>Location: In debtor's possession</i>	<i>J</i>	<i>\$ 400.00</i>
		<i>EVERYDAY JEWELRY</i> <i>(including watches)</i> <i>Location: In debtor's possession</i>	<i>J</i>	<i>\$ 100.00</i>
7. Furs and jewelry.		<i>WEDDING BAND SET</i> <i>Location: In debtor's possession</i>	<i>J</i>	<i>\$ 4,000.00</i>
8. Firearms and sports, photographic, and other hobby equipment.	<i>X</i>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<i>X</i>			
10. Annuities. Itemize and name each issuer.	<i>X</i>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<i>X</i>			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<i>X</i>			
13. Interests in partnerships or joint ventures. Itemize.	<i>X</i>			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	<i>X</i>			
15. Accounts Receivable.	<i>X</i>			

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / DebtorCase No. 05-70056-RKR-13

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X	<i>2004 TAX REFUND (PRO RATA)</i> <i>Location: In debtor's possession</i>	J	\$ 2,400.00
17. Other liquidated debts owing debtor including tax refunds. Give particulars.				
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X	<i>2003 VW PASSAT</i> <i>Location: In debtor's possession</i>	J	\$ 22,475.00
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.				
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.				
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X	<i>FAMILY PETS</i> <i>Location: In debtor's possession</i>	J	\$ 30.00

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / DebtorCase No. 05-70056-RKR-13
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	None	Description and Location of Property		Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.		<p><i>GILL D55 GUITAR</i></p> <p><i>Location: In debtor's possession</i></p>	J	\$ 2,000.00
			Total ➡	\$ 34,905.00

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / DebtorCase No. 05-70056-RKR-13

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
7411 CARRIAGE HILLS DRIVE	VaC 34-13	\$ 0.00	\$ 155,000.00
CASH ON HAND	VaC 34-13	\$ 400.00	\$ 400.00
2 HOME COMPUTERS	VaC 34-26(4a)	\$ 700.00	\$ 700.00
BEDROOM FURNISHINGS	VaC 34-26(4a)	\$ 500.00	\$ 500.00
BEDROOM FURNISHINGS	VaC 34-26(4a)	\$ 200.00	\$ 200.00
DEN FURNISHINGS	VaC 34-26(4a)	\$ 400.00	\$ 400.00
DINING ROOM FURNISHINGS	VaC 34-26(4a)	\$ 100.00	\$ 100.00
LAWN CARE EQUIPMENT	VaC 34-26(4a)	\$ 300.00	\$ 300.00
MAJOR APPLIANCES	VaC 34-26(4a)	\$ 525.00	\$ 525.00
MISCELLANEOUS HOUSEHOLD GOODS	VaC 34-26(4a)	\$ 250.00	\$ 250.00
TV/DVD	VaC 34-26(4a)	\$ 125.00	\$ 125.00
CLOTHING	VaC 34-26(4)	\$ 400.00	\$ 400.00
EVERYDAY JEWELRY	VaC 34-26(4)	\$ 100.00	\$ 100.00
WEDDING BAND SET	VaC 34-26(1a)	\$ 4,000.00	\$ 4,000.00
2004 TAX REFUND (PRO RATA)	VaC 34-13	\$ 2,400.00	\$ 2,400.00
2003 VW PASSAT	VaC 34-26(8)	\$ 0.00	\$ 22,475.00
FAMILY PETS	VaC 34-26(5)	\$ 30.00	\$ 30.00

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SCHEDULE C-PROPERTY CLAIMED AS EXEMPTPage No. 2 of 2

FORM B6D (12/03) West Group, Rochester, NY

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / DebtorCase No. 05-70056-RKR-13

(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: 3829 Creditor # : 1 COUNTRYWIDE HOME LOANS PO BOX 5170 SIMI VALLEY CA 93062-5170	J	03/2004 Deed of Trust 7411 CARRIAGE HILLS DRIVE Value: \$ 155,000.00				\$ 139,237.93	\$ 0.00
Account No: 3829 Representing: COUNTRYWIDE HOME LOANS		SAMUEL I. WHITE, PC 209 BUSINESS PARK DRIVE VIRGINIA BEACH VA 23462 Value:					
Account No: 3829 Representing: COUNTRYWIDE HOME LOANS		WELLS FARGO BANK 400 COUNTRYWIDE WAY SIMI VALLEY CA 93065-6298 Value:					
Account No: Creditor # : 2 F KEVIN HUTCHINS, TREASURER COUNTY OF ROANOKE PO BOX 21009 ROANOKE VA 24018-0533	J	2004 REAL ESTATE TAXES 7411 CARRIAGE HILLS DRIVE Value: \$ 155,000.00				\$ 811.89	\$ 811.89

1 continuation sheets attached

Subtotal \$
(Total of this page)

140,049.82

Total \$

(Use only on last page. Report total also on Summary of Schedules)

FORM B6D (12/03) West Group, Rochester, NY

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / DebtorCase No. 05-70056-RKR-13

(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No:	J	<i>THROUGH 01/2005</i>				\$ 175.88	\$ 175.88
Creditor # : 3 FINKS JEWELERS 310 S JEFFERSON ST ROANOKE VA 24011		<i>Purchase Money Security</i>					
		Value: \$ 0.00					
Account No: <i>NONE</i>	J	<i>03/2004</i>				\$ 23,000.00	\$ 7,237.93
Creditor # : 4 FRANKLIN MACHEN 5102 HUNTING HILLS SQUARE ROANOKE VA 24014		<i>SECOND DEED OF TRUST</i> <i>7411 CARRIAGE HILLS DRIVE</i>					
		Value: \$ 155,000.00					
Account No:	J	<i>2003</i>				\$ 28,960.00	\$ 6,485.00
Creditor # : 5 FREEDOM FIRST CREDIT UNION PO BOX 1999 SALEM VA 24153		<i>LIEN ON TITLE</i> <i>2003 VW PASSAT</i>					
		Value: \$ 22,475.00					
Account No:							
		Value:					
Account No:							
		Value:					
Account No:							
		Value:					

Sheet No. 1 of 1 continuation sheets attached to Schedule of Creditors

Holding Secured Claims

Subtotal \$ 52,135.88

(Total of this page)

Total \$ 192,185.70

(Use only on last page. Report total also on Summary of Schedules)

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / DebtorCase No. 05-70056-RKR-13

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

FORM B6F (12/03) West Group, Rochester, NY

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / DebtorCase No. 05-70056-RKR-13

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 2424 Creditor # : 1 BANK ONE PO BOX 8650 WILMINGTON DE 19899-8650	J	THROUGH 01/2005 Credit Card Purchases					\$ 6,658.88
Account No: 5778 Creditor # : 2 CAPITAL ONE FSB PO BOX 85167 RICHMOND VA 23285	J	THROUGH 01/2005 Credit Card Purchases					\$ 260.34
Account No: 4849 Creditor # : 3 CAPITAL ONE FSB PO BOX 85167 RICHMOND VA 23285	J	THROUGH 01/2005 Credit Card Purchases					\$ 13,955.72
Account No: 3496 Creditor # : 4 CARE CARD GE CAPITAL CONSUMER CARD PO BOX 960061 ORLANDO FL 32896	J	THROUGH 01/2005 DENTAL BILLS					\$ 5,802.73

2 continuation sheets attached

Subtotal \$ (Total of this page)	26,677.67
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / DebtorCase No. 05-70056-RKR-13

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 9022 Creditor # : 5 CARILION BEHAVIORAL HEALTH CARILION RKE COMM HOSP PO BOX 11692 ROANOKE VA 24022	J	THROUGH 1/2005 Medical Bills				\$ 240.45
Account No: 9022 Representing: CARILION BEHAVIORAL HEALTH		SCA CREDIT SERVICES INC 1502 WILLIAMSON ROAD NE ROANOKE VA 24012				
Account No: 8126 Creditor # : 6 CARILION HEALTH SYSTEM PO BOX 12865 ROANOKE VA 24029-2865	J	THROUGH 01/2005 Medical Bills				\$ 1,091.05
Account No: Creditor # : 7 CARILION PATIENT PAYMENT SVCS PO BOX 13066 ROANOKE VA 24030-3066	J	THROUGH 01/2005 Medical Bills				\$ 34.76
Account No: 6354 Creditor # : 8 FORD MOTOR CREDIT COMPANY PO BOX 55000 DETROIT MI 48255.	J	THROUGH 12/2004 DEFICIENCY FROM REPOSSESSION				Unknown
Account No: 6354 Representing: FORD MOTOR CREDIT COMPANY		RANDOLPH BOYD CHERRY & VAUGHAN 13 EAST MAIN STREET RICHMOND VA 23219				

Sheet No. 1 of 2 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$**
(Total of this page)**1,366.26****Total \$**
(Report total also on Summary of Schedules)

FORM B6F (12/03) West Group, Rochester, NY

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / DebtorCase No. 05-70056-RKR-13

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: Creditor # : 9 FREEDOM FIRST CREDIT UNION PO BOX 1999 SALEM VA 24153	J	THROUGH 01/2005 Personal loan				\$ 1,139.47
Account No: 6836 Creditor # : 10 FREEDOM FIRST CREDIT UNION PO BOX 1999 SALEM VA 24153	J	THROUGH 01/2005 Credit Card Purchases				\$ 486.21
Account No: 6440 Creditor # : 11 LEWIS GALE MEDICAL CENTER COLUMBIA HCA PO BOX 31171 TAMPA FL 33631-3171	J	THROUGH 01/2005 Medical Bills				\$ 377.31
Account No: 6440 Representing: LEWIS GALE MEDICAL CENTER		NCO FINANCIAL SYSTEMS, INC. PO BOX 13574 PHILADELPHIA PA 19101-3574				
Account No: 1-15 Creditor # : 12 SALLIE MAE SERVICING PO BOX 9500 WILKES BARRE PA 18773-9500	J	THROUGH 01/2005 Student Loan				\$ 59,032.57
Account No: Creditor # : 13 TRIAL LAWYERS 19 W CHURCH AVENUE ROANOKE VA 24011	J	THROUGH 01/2005 LEGAL FEES				\$ 422.18

Sheet No. 2 of 2 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	61,457.74
Total \$ (Report total also on Summary of Schedules)	89,501.67

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / Debtor Case No. 05-70056-RKR-13
(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / Debtor

Case No. 05-70056-RKR-13
(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / Debtor Case No. 05-70056-RKR-13
(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP DAUGHTER	AGE 14
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Physicians Assistant	Unemployed
Name of Employer	Virginia Orthopedic	
How Long Employed	1 month	
Address of Employer	1900 Braeburn Drive SALEM VA 24153	
Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 5,416.67	\$ 0.00
Estimated Monthly Overtime	\$ 0.00	\$ 0.00
SUBTOTAL	\$ 5,416.67	\$ 0.00
LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 1,297.36	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,297.36	\$ 0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 4,119.31	\$ 0.00
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from Real Property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social Security or other government assistance		
Specify: SOCIAL SECURITY/DISABILITY	\$ 0.00	\$ 748.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income		
Specify:	\$ 0.00	\$ 0.00
TOTAL MONTHLY INCOME	\$ 4,119.31	\$ 748.00
TOTAL COMBINED MONTHLY INCOME	\$ 4,867.31	
(Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Female debtor is diabetic and requires multiple prescription medications.
Male debtor also requires prescription medications.

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / DebtorCase No. 05-70056-RKR-13
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	929.43
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	160.00
Water and sewer	\$	30.00
Telephone	\$	74.00
Other CABLE TV	\$	90.00
Other	\$	0.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	150.00
Food	\$	750.00
Clothing	\$	150.00
Laundry and dry cleaning	\$	30.00
Medical and dental expenses	\$	450.00
Transportation (not including car payments)	\$	225.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
Charitable contributions	\$	10.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	31.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	131.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify: Real & Personal Property Taxes	\$	132.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other: Second Mortgage	\$	166.33
Other: SCHOOL EXPENSES	\$	50.00
Other: PET EXPENSES	\$	35.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: misc./emergency/unexpected exp	\$	75.00
Other: gifts/birthday/Christmas	\$	25.00
Other: Barber/stylist/pers. hygiene	\$	60.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	3,903.76

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly Income	\$	4,867.31
B. Total projected monthly expenses	\$	3,903.76
C. Excess Income (A minus B)	\$	963.55
D. Total amount to be paid into plan each: Bi-Weekly	\$	444.72

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
ROANOKE DIVISION**

In re *KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT*Case No. *05-70056-RKR-13*
Chapter *13*

_____/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 155,000.00		
B-Personal Property	Yes	4	\$ 34,905.00		
C-Property Claimed as Exempt	Yes	2			
D-Creditors Holding Secured Claims	Yes	2		\$ 192,185.70	
E-Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 89,501.67	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 4,867.31
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,903.76
Total Number of Sheets in All Schedules ►		17			
Total Assets ►			\$ 189,905.00		
Total Liabilities ►				\$ 281,687.37	

In re KOLIN HOWARD BENNETT and JENNIFER JAE BENNETT / Debtor Case No. 05-70056-RKR-13
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 1/28/2005

Signature /s/ KOLIN HOWARD BENNETT
KOLIN HOWARD BENNETT

Date: 1/28/2005

Signature /s/ JENNIFER JAE BENNETT
JENNIFER JAE BENNETT